



Order Filed on December 26, 2019
by Clerk,
U.S. Bankruptcy Court
District of New Jersey

1 UNITED STATES BANKRUPTCY COURT
2 DISTRICT OF NEW JERSEY

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ATTORNEYS FOR THE DEBTOR(S)

9 In Re:

10 SILVIA L. ALVAREZ, DEBTOR(S)

Case No.: 18-15006 SLM

Adv. No.:

Hearing Date: N/A

Judge: STACEY L. MEISEL

14
15 ORDER AUTHORIZING LOAN
16 MODIFICATION AND FOR OTHER RELIEF

17 The relief set forth on the following pages, two (2) through four (4) is
18 hereby ORDERED:
19
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21 DATED: December 26, 2019

22 
23 Honorable Stacey L. Meisel
24 United States Bankruptcy Judge
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Debtor: Silvia L. Alvarez, Debtor(s)

Case no.: 18-15006 SLM

Caption of order: Order Authorizing Loan Modification and for
Other Relief

1. That the Debtor be and is hereby authorized to enter into and consummate a loan modification with Specialized Loan Servicing, LLC ('Specialized'), pursuant to the terms and conditions of the proposed loan modification agreement, entitled 'Modification Agreement', filed as an Exhibit in support of this motion, relating to real property located at 607 87th Street, North Bergen, New Jersey 07047 and the loan modification be and is hereby approved.

2. That the Debtor and/or Specialized, be and are authorized to enter and consummate any transaction necessary and incident to the loan modification relating to this property, the sole exception being the transfer of the property or an interest in the property by the Debtor(s) to someone else.

a. Limited automatic stay relief is granted, to allow Specialized, to negotiate any such agreement with the Debtor or counsel, enter into and sign a loan modification agreement, and record any documents with the appropriate county recorders office without such action being considered a violation of the automatic stay.

3. That the Debtor and/or Specialized, are authorized to negotiate and prepare the terms or documents relating to a

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Debtor: Silvia L. Alvarez, Debtor(s)

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loan modification, or any necessary transaction incident to a
loan modification agreement, such as, but not limited to the
circumstances described above, with respect to this property and
any such negotiation and/or preparation of documents and/or
recording of documents, by the parties shall not considered to
be a violation of the automatic stay and are specifically
authorized by the Court.

4. That any communication by the parties relating to the
loan modification shall be considered to be negotiations,
pursuant to the Rules of Evidence, and shall not be used by
either party against the other in the context of any subsequent
litigation in this Court or any state court, federal court or
non-judicial forum.

5. That nothing in this order shall be construed as a
modification of the plan.

6. That the mortgage company and/or mortgage servicer may
not persuade the Debtor(s) to dismiss this case in order to
consummate a loan modification.

7. That because the mortgage is being modified and the
arrear, whether pre-petition, post-petition or because of a
post-petition delinquency caused by the reduced loss mitigation

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Debtor: Silvia L. Alvarez, Debtor(s)

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payment, if applicable, are being addressed in the new
mortgage(s), the pre-petition arrearage claim², filed by
Specialized, or its predecessors, assignees or successor(s) in
interest, as claim number one (1) on the claims register, shall
not be paid and the Trustee shall not make any
payments/disbursements on any pre-petition arrearage claim or
any other delinquent sums due. If the modification is not
consummated for any reason, Specialized, may, at any time
during the pendency of this case, re-list the matter for further
hearing, otherwise, this order shall be deemed final.

And any other arrearage for a reason noted or otherwise.

Certificate of Notice Page 5 of 5

United States Bankruptcy Court
District of New Jersey

In re:
Silvia L Alvarez
Debtor

Case No. 18-15006-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Dec 26, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 28, 2019.

db +Silvia L Alvarez, 607 87th Street, North Bergen, NJ 07047-5104

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 28, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 26, 2019 at the address(es) listed below:

Deborah T. Feldstein on behalf of Creditor Cullen Schaffer dfeldstein@caplaw.net
Denise E. Carlon on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for
GSR Mortgage Loan Trust 2006-OA1, Mortgage Pass-Through Certificates, Series 2006-OA1
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Herbert B. Raymond on behalf of Debtor Silvia L Alvarez herbertraymond@gmail.com,
raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell_c@hotmail.com;kdelyon.raymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemail789@gmail.com
Marie-Ann Greenberg magecf@magtrustee.com
Rebecca Ann Solarz on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for
GSR Mortgage Loan Trust 2006-OA1, Mortgage Pass-Through Certificates, Series 2006-OA1
rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6